

## ***B. P. O. ELKS INSURANCE PROGRAMS***

### 1) MASTER LIABILITY PROGRAM:

The B.P.O. Elks has a mandatory Master Liability Program (fully explained in the Liability Booklet which is updated annually and sent to the Secretary of each Lodge). This program provides Fifty Million Dollars coverage to each Lodge for general liability and liquor liability. The coverage exclusions are stated in the Liability Booklet; some of these exclusions are: claims made by employees, claims arising out of pollution, and claims involving owned automobiles.

The coverage is paid for as part of the annual per capita payment to Grand Lodge and is mandatory under the Laws of the Order. The Lodge has no responsibility for any additional premiums under any experience rating or audit process, nor is there any deductible.

### 2) PROPERTY PLUS PROGRAM:

The B.P.O. Elks has a mandatory Property Plus Program which provides coverage normally provided under a business package policy. The coverage on buildings and contents is provided on a replacement basis without the application of co-insurance requirements. A free Property Plus appraisal is available to determine current replacement values. This can be obtained by contacting Aon Risk Services at 1-800-421-3557.

This policy includes, at the minimum, \$50,000 fidelity crime coverage which satisfies all statutory bonding requirements of the Order (no separate bonds are required for officers).

If fire insurance is obtained on buildings or contents, such coverage must be obtained through the Property Plus Program. Only Lodges with little or no contents property, or Lodges that have made the choice to be non-insurers, which has been appropriately approved, are allowed not to be covered under the Program. It is also possible to obtain fidelity coverage including statutory bonds without obtaining fire coverage on contents.

Premiums are billed directly by the insurance agents Aon based on the values insured.

### 3) DIRECTORS AND OFFICERS (D&O) PROGRAM:

The Discounted Program offers, on a voluntary basis, a D&O Policy including employment practice coverage. This policy provides defense for allegations of wrongful acts by officers, directors, or members in the management of the Lodge. Further, this policy will provide defense for allegations of employment practice-type claims, including wrongful discharge, discrimination, and harassment. A quote can be obtained by calling Aon Risk Services at 1-800-421-3557.

This coverage is billed directly by the insurance agent or the insurance company.

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